

ABSTRACT

According to the invention, a method and apparatus are disclosed for a dynamic communications service bank card billing system for authorizing and billing communications services using a bank card financial network. The communications service bank card billing system receive events from communications services and equipment providing such services. If a received event corresponds to a request for initiating a communications service, the event is tarified and taxed, and a pre-authorization and hold request is made to the associated customer account number. If the communications service receives a service authorization or denial indication, the communications service bank card billing system provides such indication indicative of the successful or non-successful pre-authorization and hold request. Alternatively, if a received event corresponds to a request to charge a customer account, the event is tarified and taxed, and a forced post request is made to the associated customer account number over the bank card financial network if no pre-authorization preceded the forced post request. Otherwise, a pre-authorization completion is formatted and sent. Additionally, a representation of the content of the event is stored by the communications service bank card billing system for accumulating communications service charges during a billing period. At the end of the billing period, the communications services charges can be summarized and evaluated whether a credit or a surcharge is required. Such an account adjustment or a credit is then made via a forced post request to the associated customer bank card account number over the bank card financial network.